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**NEWS RELEASE**

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**H1N1 Outbreak**

*What You Should Know About Your Insurance Coverage*

BOISE ID (September 29, 2009) – With school back in session, more cases of H1N1 flu are being reported. The World Health Organization is advising countries in the northern hemisphere to prepare for a second wave of pandemic spread. The Idaho Department of Insurance reminds consumers that part of that preparation includes understanding their health care coverage.

Department Director Bill Deal encourages Idahoans to “take a few minutes and read your policy carefully. With the potential for an increased demand for health care services, you need to be even more aware of your specific plan details.”

Consumers should find out if the vaccination is covered by their insurance and if a co-payment applies, if the policy requires pre-authorization for hospital admission, if over-the-counter medications are covered and whether or not the coverage is accepted at walk-in care facilities.

People who are traveling should review the out-of-network provider coverage portion of their policies.

The federal government has created a Web site with information: [www.pandemicflu.gov](http://www.pandemicflu.gov). The U.S. Centers for Disease Control also has extensive information about H1N1 Influenza on its Web site: [www.cdc.gov/swineflu/](http://www.cdc.gov/swineflu/).

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